

California Department of Insurance
Financial Analysis Division

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Fire, Marine, Casualty and Miscellaneous Insurers
Assets, Liabilities, Underwriting and Investment
As of 12/31/1998

COMPANY NAME: HANOVER INS CO

NAIC No.: 22292

STATE of DOMICILE: NH

CONTACT PERSON: MICHAEL A. PIESSENS

ADDRESS: 100 N PARKWAY

WORCESTER, MA 01605

PHONE: (508)-853-7200-3033

Total Assets:	3,137,057,423
Total Liabilities:	1,871,012,999
Capital & Surplus:	1,266,044,424
Net Underwriting Gain or (Loss):	-57,600,951
Net Investment Gain or (Loss):	171,838,790
Net Change in Surplus:	-10,409,031
Net Income:	90,252,631
CA - Direct Premiums Written:	11,974,160
CA - Direct Premiums Earned:	15,481,709
CA - Direct Losses Incurred:	7,316,900

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COMPANY NAME: HARBOR SPECIALTY INS CO

NAIC No.: 21806

STATE of DOMICILE: NJ

CONTACT PERSON: ANDERS FOLKE LARSSON

ADDRESS: 1177 AVENUE OF THE AMERICAS

NEW YORK, NY 10036

PHONE: (212)-805-9700

Total Assets:	25,472,821
Total Liabilities:	9,891,556
Capital & Surplus:	15,581,265
Net Underwriting Gain or (Loss):	8,145,835
Net Investment Gain or (Loss):	965,035
Net Change in Surplus:	6,589,372
Net Income:	5,864,390
CA - Direct Premiums Written:	3,188,528
CA - Direct Premiums Earned:	3,142,731
CA - Direct Losses Incurred:	2,151,578

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As of 12/31/1998

COMPANY NAME: HARCO NATL INS CO

NAIC No.: 26433

STATE of DOMICILE: IL

CONTACT PERSON: KATALIN I NOE

ADDRESS: PO BOX 68309

SCHAUMBURG, IL 60168-0309

PHONE: (847)-734-4261

Total Assets:	115,000,009
Total Liabilities:	61,912,199
Capital & Surplus:	53,087,810
Net Underwriting Gain or (Loss):	-4,053,695
Net Investment Gain or (Loss):	8,838,090
Net Change in Surplus:	-2,482,965
Net Income:	3,397,942
CA - Direct Premiums Written:	4,243,331
CA - Direct Premiums Earned:	4,156,208
CA - Direct Losses Incurred:	3,058,208

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COMPANY NAME: HARLEYSVILLE MUT INS CO

NAIC No.: 14168

STATE of DOMICILE: PA

CONTACT PERSON: ROGER J BEEKLEY

ADDRESS: 355 MAPLE AVE

HARLEYSVILLE, PA 19438-2297

PHONE: (215)-256-5077

Total Assets:	1,004,366,716
Total Liabilities:	446,823,028
Capital & Surplus:	557,543,688
Net Underwriting Gain or (Loss):	-50,086,251
Net Investment Gain or (Loss):	45,260,909
Net Change in Surplus:	103,555,077
Net Income:	-626,133
CA - Direct Premiums Written:	0
CA - Direct Premiums Earned:	11
CA - Direct Losses Incurred:	-5,562

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As of 12/31/1998

COMPANY NAME: HARTFORD ACCID & IND CO

NAIC No.: 22357

STATE of DOMICILE: CT

CONTACT PERSON: DEBORA WESTCOTT

ADDRESS: HARTFORD PLAZA

HARTFORD, CT 06115

PHONE: (860)-547-3622

Total Assets:	10,217,764,994
Total Liabilities:	4,531,701,697
Capital & Surplus:	5,686,063,297
Net Underwriting Gain or (Loss):	-74,090,233
Net Investment Gain or (Loss):	525,986,226
Net Change in Surplus:	967,533,650
Net Income:	334,556,280
CA - Direct Premiums Written:	4,369,410
CA - Direct Premiums Earned:	3,906,972
CA - Direct Losses Incurred:	-813,284

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COMPANY NAME: HARTFORD CAS INS CO

NAIC No.: 29424

STATE of DOMICILE: IN

CONTACT PERSON: DEBORA WESCOTT

ADDRESS: HARTFORD PLAZA

HARTFORD, CT 06115

PHONE: (860)-547-3935

Total Assets:	1,017,937,280
Total Liabilities:	721,100,187
Capital & Surplus:	296,837,093
Net Underwriting Gain or (Loss):	-12,465,472
Net Investment Gain or (Loss):	58,614,129
Net Change in Surplus:	-13,013,524
Net Income:	30,801,092
CA - Direct Premiums Written:	135,502,304
CA - Direct Premiums Earned:	115,724,504
CA - Direct Losses Incurred:	60,284,681

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Fire, Marine, Casualty and Miscellaneous Insurers
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COMPANY NAME: HARTFORD FIRE IN CO

NAIC No.: 19682

STATE of DOMICILE: CT

CONTACT PERSON: DEBORA WESCOTT

ADDRESS: HARTFORD PLAZA

HARTFORD, CT 06115

PHONE: (860)-547-3935

Total Assets:	14,597,461,853
Total Liabilities:	6,180,141,208
Capital & Surplus:	8,417,320,645
Net Underwriting Gain or (Loss):	-94,057,652
Net Investment Gain or (Loss):	1,091,046,629
Net Change in Surplus:	800,432,713
Net Income:	1,003,864,552
CA - Direct Premiums Written:	163,654,398
CA - Direct Premiums Earned:	160,424,492
CA - Direct Losses Incurred:	85,222,409

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COMPANY NAME: HARTFORD INS CO OF THE MIDWEST

NAIC No.: 37478

STATE of DOMICILE: IN

CONTACT PERSON: DEBORA WESCOTT

ADDRESS: HARTFORD PLAZA

HARTFORD, CT 06115

PHONE: (860)-547-3935

Total Assets:	134,672,830
Total Liabilities:	65,113,973
Capital & Surplus:	69,558,857
Net Underwriting Gain or (Loss):	-1,133,225
Net Investment Gain or (Loss):	6,838,399
Net Change in Surplus:	2,053,689
Net Income:	10,416,729
CA - Direct Premiums Written:	64,341,682
CA - Direct Premiums Earned:	64,498,482
CA - Direct Losses Incurred:	37,152,438

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COMPANY NAME: HARTFORD STEAM BOIL INSPEC & INS CO

NAIC No.: 11452

STATE of DOMICILE: CT

CONTACT PERSON: JOHN WILLIAM LOCKWOOD

ADDRESS: ONE STATE ST

HARTFORD, CT 06102-5024

PHONE: (860)-722-5748

Total Assets:	1,082,062,312
Total Liabilities:	469,478,326
Capital & Surplus:	612,583,986
Net Underwriting Gain or (Loss):	29,049,269
Net Investment Gain or (Loss):	234,280,034
Net Change in Surplus:	61,803,492
Net Income:	200,185,114
CA - Direct Premiums Written:	37,658,163
CA - Direct Premiums Earned:	31,402,421
CA - Direct Losses Incurred:	20,496,392

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COMPANY NAME: HARTFORD UNDERWRITERS INS CO

NAIC No.: 30104

STATE of DOMICILE: CT

CONTACT PERSON: DEBORA WESCOTT

ADDRESS: HARTFORD PLAZA

HARTFORD, CT 06115

PHONE: (860)-547-3935

Total Assets:	866,832,359
Total Liabilities:	523,385,333
Capital & Surplus:	343,447,026
Net Underwriting Gain or (Loss):	-9,065,796
Net Investment Gain or (Loss):	42,224,416
Net Change in Surplus:	133,476,933
Net Income:	26,855,575
CA - Direct Premiums Written:	136,801,104
CA - Direct Premiums Earned:	138,170,293
CA - Direct Losses Incurred:	73,465,622

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COMPANY NAME: HAWAIIAN INS & GTY CO LTD

NAIC No.: 22438

STATE of DOMICILE: HI

CONTACT PERSON: JOSEPH LEE MATHEWS

ADDRESS: P O BOX 43360

BIRMINGHAM, AL 35243

PHONE: (205)-970-7000

Total Assets:	22,041,100
Total Liabilities:	1,631,248
Capital & Surplus:	20,409,852
Net Underwriting Gain or (Loss):	-3,196,280
Net Investment Gain or (Loss):	1,377,599
Net Change in Surplus:	-1,622,108
Net Income:	-1,760,601
CA - Direct Premiums Written:	0
CA - Direct Premiums Earned:	0
CA - Direct Losses Incurred:	0

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COMPANY NAME: HEALTH PROVIDERS MUT INS CO INC RRG

NAIC No.: 10080

STATE of DOMICILE: HI

CONTACT PERSON: DENYS S KAZAMA

ADDRESS: PO BOX 4238

HONOLULU, HI 96813

PHONE: (808)-585-3528

Total Assets:	36,046,847
Total Liabilities:	896,324
Capital & Surplus:	35,150,523
Net Underwriting Gain or (Loss):	-451,878
Net Investment Gain or (Loss):	919,988
Net Change in Surplus:	-441,753
Net Income:	593,110
CA - Direct Premiums Written:	1,677,484
CA - Direct Premiums Earned:	1,730,237
CA - Direct Losses Incurred:	1,183,649

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COMPANY NAME: HERITAGE IND CO

NAIC No.: 39527

STATE of DOMICILE: CA

CONTACT PERSON: PATRICIA TOCCO HEMELY

ADDRESS: 7125 WEST JEFFERSON AVE. #200

LAKEWOOD, CO 80235

PHONE: (303)-987-5590

Total Assets:	232,576,219
Total Liabilities:	187,852,890
Capital & Surplus:	44,723,329
Net Underwriting Gain or (Loss):	-9,087,669
Net Investment Gain or (Loss):	11,327,388
Net Change in Surplus:	-12,460,701
Net Income:	9,767,866
CA - Direct Premiums Written:	1,934,335
CA - Direct Premiums Earned:	6,565,186
CA - Direct Losses Incurred:	18,401,913

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COMPANY NAME: HIGHLANDS INS CO

NAIC No.: 22489

STATE of DOMICILE: TX

CONTACT PERSON: JAMES WAYON HOOKER

ADDRESS: 10370 RICHMOND AVE

HOUSTON, TX 77042-4123

PHONE: (713)-952-9555-8568

Total Assets:	874,301,239
Total Liabilities:	680,275,023
Capital & Surplus:	194,026,216
Net Underwriting Gain or (Loss):	-33,860,811
Net Investment Gain or (Loss):	65,677,643
Net Change in Surplus:	-108,409
Net Income:	29,206,118
CA - Direct Premiums Written:	4,983,962
CA - Direct Premiums Earned:	5,079,215
CA - Direct Losses Incurred:	9,458,729

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COMPANY NAME: HIGHLANDS UNDERWRITERS INS CO

NAIC No.: 22497

STATE of DOMICILE: TX

CONTACT PERSON: JAMES W HOOKER

ADDRESS: 10370 RICHMOND AVE

HOUSTON, TX 77042-4123

PHONE: (713)-952-9555-8568

Total Assets:	25,954,900
Total Liabilities:	785,925
Capital & Surplus:	25,168,975
Net Underwriting Gain or (Loss):	273,332
Net Investment Gain or (Loss):	3,498,365
Net Change in Surplus:	-9,349,480
Net Income:	2,650,520
CA - Direct Premiums Written:	30,706
CA - Direct Premiums Earned:	38,301
CA - Direct Losses Incurred:	1,524,788

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COMPANY NAME: HIH AMERICA COMP & LIAB INS CO

NAIC No.: 20656

STATE of DOMICILE: CA

CONTACT PERSON: PATRICIA ANN HOLOWINKO

ADDRESS: 50 BEALE ST. 15TH FL

SAN FRANCISCO, CA 94105

PHONE: (800)-394-9301

Total Assets:	179,920,154
Total Liabilities:	126,299,254
Capital & Surplus:	53,620,900
Net Underwriting Gain or (Loss):	-33,678,008
Net Investment Gain or (Loss):	11,037,634
Net Change in Surplus:	-23,606,521
Net Income:	-22,067,348
CA - Direct Premiums Written:	136,621,370
CA - Direct Premiums Earned:	142,599,560
CA - Direct Losses Incurred:	169,620,457

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COMPANY NAME: HOME INS CO

NAIC No.: 22527

STATE of DOMICILE: NH

CONTACT PERSON: BARBARA GIERLACH

ADDRESS: 59 MAIDEN LANE 6TH FL
NEW YORK, NY 10038

PHONE: (212)-530-6280

Total Assets:	755,153,240
Total Liabilities:	707,785,202
Capital & Surplus:	47,368,038
Net Underwriting Gain or (Loss):	-42,507,885
Net Investment Gain or (Loss):	-21,057,012
Net Change in Surplus:	-11,141,167
Net Income:	-73,869,546
CA - Direct Premiums Written:	-2,740,883
CA - Direct Premiums Earned:	-8,089,388
CA - Direct Losses Incurred:	419,726

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COMPANY NAME: HORACE MANN INS CO

NAIC No.: 22578

STATE of DOMICILE: IL

CONTACT PERSON: ROGER W FISHER

ADDRESS: #1 HORACE MANN PLAZA
SPRINGFIELD, IL 62715

PHONE: (217)-788-5146

Total Assets:	365,370,298
Total Liabilities:	255,866,512
Capital & Surplus:	109,503,786
Net Underwriting Gain or (Loss):	13,467,431
Net Investment Gain or (Loss):	24,532,799
Net Change in Surplus:	-1,370,604
Net Income:	27,898,418
CA - Direct Premiums Written:	10,452,660
CA - Direct Premiums Earned:	9,543,962
CA - Direct Losses Incurred:	6,031,909

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COMPANY NAME: HOUSTON GENERAL INS CO

NAIC No.: 38849

STATE of DOMICILE: TX

CONTACT PERSON: JACQUELINE LEE GARWOOD

ADDRESS: ONE BEACON STREET

BOSTON, MA 02108-3100

PHONE: (817)-377-6040

Total Assets:	86,489,217
Total Liabilities:	45,271,079
Capital & Surplus:	41,218,138
Net Underwriting Gain or (Loss):	4,476,511
Net Investment Gain or (Loss):	318,475
Net Change in Surplus:	3,516,448
Net Income:	1,003,976
CA - Direct Premiums Written:	107,443
CA - Direct Premiums Earned:	1,352,261
CA - Direct Losses Incurred:	-632,669

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COMPANY NAME: HUDSON INS CO

NAIC No.: 25054

STATE of DOMICILE: DE

CONTACT PERSON: DONALD LEE SMITH

ADDRESS: 22 CORTLANDT ST 18TH FLR

NEW YORK, NY 10007

PHONE: (212)-978-2733

Total Assets:	32,663,244
Total Liabilities:	8,579,790
Capital & Surplus:	24,083,454
Net Underwriting Gain or (Loss):	-1,147,301
Net Investment Gain or (Loss):	1,331,626
Net Change in Surplus:	129,396
Net Income:	114,362
CA - Direct Premiums Written:	2,940,982
CA - Direct Premiums Earned:	2,079,160
CA - Direct Losses Incurred:	465,908

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As of 12/31/1998

COMPANY NAME: HYUNDAI MARINE & FIRE INS CO LTD
NAIC No.: 10048
STATE of DOMICILE: CA
CONTACT PERSON: ALAN PAWSON
ADDRESS: 300 SYLVAN AVE
ENGLEWOOD CLIFFS, NJ 07632
PHONE: (212)-770-8355

Total Assets:	13,935,765
Total Liabilities:	7,022,130
Capital & Surplus:	6,913,635
Net Underwriting Gain or (Loss):	-416,504
Net Investment Gain or (Loss):	726,067
Net Change in Surplus:	416,304
Net Income:	215,154
CA - Direct Premiums Written:	637,104
CA - Direct Premiums Earned:	713,854
CA - Direct Losses Incurred:	1,236,996

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